

B ]YXYfgUW\ gYb ' [ fY ]Zh'Y ]b . ' & + \$  
E i UXfUh\_]`ca YhYf`bYi Y`K À`XYf`]a ' < Ufn°

B ]YXYfgUW\ gYb `d`Ubh`X]Y`K ]YXYfVYk U`Xi b [ `j cb`&+\$`\_a `†`]a  
< Ufnž`i a `5fhYbj ]Y`ZU`h`i bX`?`]a UUbduggi b [ `ni `ZÖfXYfb"



< Ufnž`8Yi hgW\ `UbX`!`8Yf`< Ufn`Yf`YVh`Y]bYb`h]YZ[ fY]ZYbXYb  
K UbXY`ž`XYf`Ui ZX]Y`Xf]b[ YbXYb`<YfUi gZcfXYfi b[ Yb`XYg  
?`]a Uk UbXY`g`fYU[ ]Yfh`B ]YXYfgUW\ gYb`gYhnh]g]W\ `Y`f[ ]n][ Y`N]Y`Y  
VY]`XYf`K ]YXYfVYk U`Xi b [ `i bX`d`Ubh`Ui Zghc`nYb`&+\$  
E i UXfUh\_]`ca YhYfbž`hfUX]h]cbY`Y` : ]W\ hYbVYgh`AbXY`ni [ i bghYb`j`cb  
A ]gW\k À`XYfb`ni `fYXi n]YfYb``8]Yg`k i fXY`j`cf`\_i fnYa `Xi fW\`XYb  
JYfk U`hi b [ gfUh`XYf`@UbXYgZcfghYb`VYgW\`cggYb`i bX`]gh`nk ]b[ YbX  
bchk YbX][ ž`XU`j ]Y`Y`6`Ai a Y`]b`XYb`YmhYb`š\`fYb`Xi fW\`8`ØffY  
i bX`GW\`AX`]b[ Y`k ]Y`XYb`6`cf`\_Yb`\_ÄZYf`ghUf`\_[ YgW\`AX][ h`k i fXYbž  
[ Ubni`ni`gW\k Y][ Yb`j`cb`XYb`ZUgh` \$i `UV[ YghcfVYbYb` : ]W\ hYb`]a  
< Ufn`]bbYf\`U`V`j`cb`bi`f`XfY]`š\`fYb``8Yf`**B 8 F**`VYf]W\ hYhž`XUgg  
: ÖfghYf`k ]Y`A ]W\UY`F`i Xc`d`\`X]Y`U`Ufa ]YfYbXYb`5i gk ]f`\_i b[ Yb  
X]YgYf`j`Yf[ Ub[ YbYb`ZØbZ`V]g`gYW\g`š\`fY`VYcVUW\hYb`a`ØggYb"

A ]h'Y]bYa '6i X[ Yh'j cb'ØVYf'%'\$'\$'A ]''cbYb'9i fc'nY][ h'X]Y  
@UbXYgfY[ ]Yfi b[ '9b[ U[ Ya Ybh'ZØf'X]Y'K ]YXYfVYk U'Xi b[ ž'X]Y  
a Y\ f'U'g'X]Y' <À`ZhY'XYg'b]YXYfgÀW\g]gW\Yb'@UbXYgk U'XYg' ]a  
< Ufn'VYhf]Zh' 'Y]bY': `ÀW\Y' [ fØ» Yf'U'g'XYf'8Y]ghYf''8 Ug  
<Ui dhUi [ Yba Yf\_' ]Y[ h'Ui ZY]bYf'j ]Y`ZÀ'h][ Yb'6Ui a UfhYbghfi \_hi fž  
k cVY]'X]Y'6i W\Y'ni f'nYbhfU'Yb'6Ui a Ufh]b'XYb'6Yf[ k À'XYfb  
Uj UbW]Yfh''8 ]YgY'9bhgW\Y]Xi b[ 'k ]fX'j ca 'BUhi fgW\i hnVi bX  
fBUVi ě'VY[ fØ» hž'XYf'XYb'VYj c fghY\YbXYb'Dfc[ fUa a ghUfh'U'g  
k ]W\h][ 'YfUW\hYhž'i a 'X]Y'V]c'c[ ]gW\Y'J ]Y`ZU'h'ni 'ghÀf\_Yb'i bX'X]Y  
5bdUggi b[ gZÀ\][ \_Y]h'XYg'K U'XYg'Ub'XYb'?` ]a Uk UbXY'ni  
j YfVYggYfbž'k ]Y'Ui W\ `Un"XY'Uba Yf\_h"

## I a ghfi \_hi f]Yfi b[ 'ZØf'X]Y'Ni \_i bZh

8]Y'K ]YXYfVYk U'Xi b[ '[ Y\h'ØVYf'XUg'V'c» Y'DZUbnYb'j cb'6Ài a Yb  
\]bUi g''9g'k ]fX'b]W\h'bi f'X]Y': ]W\hYž'X]Y ]b'&, i 'XYf'<cW\U[ Yb  
U'g'BUXY'k U'X'Yf\U'hYb'V'Y]Vhž'gcbXYfb'Ui W\ 'D]cb]YfVUi a UfhYb  
k ]Y'X]Y'J c[ Y'VYfYž'X]Y'6]f\_Yž'X]Y'GU'k Y]XY'i bX'X]Y'9gdY'k YfXYb  
] \fY'D`ÀhnY'Z]bXYb''8Yg'K Y]hYfYb'k YfXYb'A ]gW\VUi a UfhYb'k ]Y  
XYf'6Yf[ U\c fb'i bX'X]Y'HfUi VYbY]W\Y' [ YZØfXYfh''9g' ]gh  
VYa Yf\_Ybgk Yfhž'XUgg'ØVYf'Y]b': ØbZhY'XYf': `ÀW\Y'XYf'bUhØf']W\Yb  
Gi \_nYgg]cb'ØVYf'UggYb'k ]fXž'i a 'Y]bY'bUhØf']W\Y'9fbYi Yfi b[ 'XYg  
^\_cgmghYa g'ni 'Yfa Ø[ ' ]W\Yb''Gc'Yb'ghY\Yb': `ÀW\Ybž'X]Y'bYi Y  
@VYb'g'f'Ài a Y'V]YhYb'\_ØbbYbž'k À\fybX'ni gUa a YbVfYW\YbXY  
: ]W\hYb'Ghfi \_hi f'i bX'Hch\c'n'gdYbXYbž'X]Y'ZØf'j ]Y'Y'5fhYb'k ]W\h][  
g]bX"

8Yf'I a VUi 'XYg'K U'XYg'a i gg'nØ[ ] [ 'i bX'YZZY\_h]j ' [ YgW\Y\Ybž  
XYbb'X]Y'U\_hi Y''Yb'<YfUi gZcfXYfi b[ Yb'g]bX'j ]Y`ZÀ'h][ "  
HfcW\_Yb\Y]hi bX'6cf\_Yb\_ÀZYfVYZU''\UVYb'ni 'Y]bYa  
XfUa Uh]gW\Yb'K U'XghYfVYb' [ YZØ\fh''8 ]Y'6cf\_Yb\_ÀZYf'gW\ÀX][ Yb  
X]Y': ]W\hYbž' ]bXYa 'g]Y' ]\fY'F ]bXY'UVZfYggYb'i bX'X]Y  
HfUbgdcfhk Y[ Y'XYf'6Ài a Y'V'cW\_]YfYb''5'YI UbXYf': fYgYž  
: c fghk ]fhgW\UZhga Y]ghYfž'ZØ\fh'X]Y'b'c'hk YbX][ Yb'A U» bU'a Yb'Ubž  
i a '\Y]a ]gW\Y'6Ui a UfhYb'gck ]Y'VYk À\fhY'b]W\h'\Y]a ]gW\Y'5fhYb  
ni 'dZUbnYb'i bX'X]Y'BUhi f'ni 'gW\ØhnYb'' ě'E i Ufh]YfYb'k YfXYb  
j YfgW\ ]YXYbY'6Ui a UfhYb'VY\Y]a UhYhž'i a 'X]Y'8 ]j Yfg]hÀh'ni  
ZØfXYfb"

## 9]b`6`]W\_]b`X]Y`Ni`\_i`bZh

A ]gWk k`À`XYf`g]bX`b]Wk`h`bi`f`Y]bY`9j`c`i`h]cb`XYg`:`c`f`ghVYhf]YVgž`g]Y  
g]bX`Ui`Wk`Y]bY`B`chk`YbX][`\_]h`Z0f`X]Y`Ni`\_i`bZh`"@Ui`h`Y]bYf`Ghi`X]Y  
XYg`?`Uf`gfi` \Yf`b`gh]hi`hg`Z0f`HYWk`bc`c`[`]Y`fP`#H`g]bX`A` ]gWk k`À`XYf  
VYggYf`Ui`Z`\_]a`Uk`UbXY`VYX]b[`hY`9i`hfYa`YfY][`b]ggY`j`c`fVYfY]hYhž  
i`bhYf`UbXYfYa` `Ui`Z[`fi`bX`]`fYf` \0`YfYb`6]cX]j`Yfg]h`h`i`bX  
GhUV]`]h`h`"8`Ug`D`chYbn]U`ž`k`]Y`Z0f`6i`Wk`Yb!`HUbbYb!`A` ]gWk`i`b[`Ybž  
k`]fX`U`g`VYgcbXYfg`j`]Y`j`YfgdFYWk`YbX`k`U`f[`Ybca`a`Ybž`XU`g]Y  
Ui`Z[`fi`bX`]`fYf`i`bhYfgWk]YX`]Wk`Yb`K`i`fnY`gmghYa`Y`fcVi`ghYf`g]bX`"  
8]Y`<`À`ZhY`XYf`VYZfU[`hYb`9i`dYfYb` \`À`h`A` ]gWk k`À`XYf`Z0f`X]Y  
VYggYfY`K`U` \` \]bg]Wk`h]Wk`XYf`^2`\_cgmghYa` `Y]ghi`b[`i`bX`Ui`Wk  
\]bg]Wk`h]Wk`XYf`<c`n`Ui`gVYi`hYž`X]Y`Z0f`X]Y`<c`n]bXi`ghf]Y`k`]Wk`h][  
]gh`"

8]Y`A` ]hUfVY]hYf`XYf`B]YXYfg`À`Wk`g]gWk`Yb`@`UbXYgZc`fghYb`]bj`Ygh]YfYb  
`U`f`Z0f` `U`f`0VYf`&\$`A` ]`]cbYb`9i`fc`]b`XYb`l`a`VUi`i`bX`X]Y  
K`]YXYfVYk`U`Xi`b[`"8`cWk`XYf`9fZc`[`X]YgYf`5i`Zc`fghi`b[`V`Y]Vh  
i`b[`Yk`]gg`i`bX`f]Wk`hYh`g]Wk`YVYbgc`Ui`ZX]Y`\_ca`a`YbXYb  
;`YbYfUh]cbYb`"A`UfW`g`@]bXbYf`j`ca` `9i`fcdYUb`:`c`fYgh`b`gh]hi`hY  
\YVh`X]Y`B`chk`YbX][`\_]h`j`cb`b`UWk` \U`h][`Yb`Bi`h`nk`À`XYfb` \Yf`j`c`fž  
X]Y`gck`c` \`F`c` \`ghc`ZY`"YZYfb`U`g`Ui`Wk`ni`a` `?`]a`UgWk`i`hn`VY]hfU[`Yb  
\_0bbYb`"9g`]Y[`h`Ub`i`bgž`X]Y`f]Wk`h][`Yb`K`Y]Wk`Yb`ni`ghY`Yb`i`bX`X]Y  
K`À`XYf`Z0f`X]Y`Ni`\_i`bZh`Z]h`ni`a`UWk`Yb`"

8YhU]`g	
C`f`h	<`U`f`n`ž`8`Y`i`h`g`Wk` `U`b`X`
E`i`Y`Y`b	<ul style="list-style-type: none"> <li>• k k k "\Un"XY</li> <li>• k k k "bXf"XY</li> <li>• k k k "_]h"YXi</li> </ul>

6Ygi`Wk`Yb`G]Y`i`bg`Ui`Z.`b!U[`"bYh